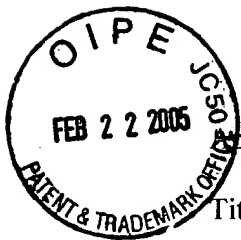


A# / 3624
LW



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Amy Galland
Title: METHOD OF DIRECT FUNDING
Appl. No.: 09/752,592
Filing Date: 01/02/2001
Examiner: R. Weisberger
Art Unit: 3624

AMENDMENT AFTER FINAL REJECTION

Mail Stop AF
Commissioner for Patents
PO Box 1450
Alexandria, Virginia 22313-1450

Sir:

In response to the Final Office Action mailed December 2, 2004, applicant respectfully requests that the above-captioned application be amended as set forth below.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this document.

Remarks/Arguments begin on page 4 of this document.

Please amend the application as follows: